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CANADA and CHRISTENDOM

Volume 6 Number 3

Toronto, Ontario

February, 1952

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EDITORIAL

Bishops, priests and deacons are made, not born. And, generally speaking, they are made at great expense — in time, effort and money — to every one concerned. Candidates for Holy Orders come from every type of parish across Canada: many from vigorous parishes, and some from sleepy ones, from rural parishes, from urban parishes. And an increasing number come from outside the Church altogether. It is God who calls these men to the Sacred Ministry. They come from the Body of the Church to a "high ... dignity ... and ... a weighty ... office and charge... to teach, to premonish, to feed and provide for the Lord's family". These are the Messengers, Watchmen, and Stewards of the Lord, without which the Church ... the Lord's family ... cannot properly function.

It is true that God calls these men, it is true that the Holy Spirit certifies them; but it is the responsibility of the whole Lord's family to see that they are sent. "Forasmuch then," states our Prayer Book to candidates for ordination, "as your office is both of so great excellency, and of so great difficulty, ye see with how great care and study ye ought to apply yourselves." The Church needs and must have an educated ministry. For some men this simply means that they must choose with care the theological college they will attend. For others it means that they will never be able to present themselves for ordination because either they or the colleges in question have not the necessary funds. The lack of financial support can *never* justifiably be the reason that few are chosen. And the full weight of Our Lord's command to teach all nations falls upon all Christian men and women. All are not called to teach but all are called — as members of one family, of one Body, — to share in the response to the command of our Lord.

The financial problem of a theological education is two-fold: both individual students and the theological colleges must have financial aid. Many students cannot afford to pay the nominal fees required. Some of these men are able to work while in training: some of them obtain aid and bursaries, and scholarships awarded by the colleges. Others, for various reasons, cannot be supported in these ways. Who then will share the cost with them if not the Lord's family, from whom they come and to whom they return? Some parishes have what is called an Ordinands' Fund consisting of endowments and gifts of the congregation. These funds are used to support — in part or in full — individual candidates for Holy Orders. Other parishes obtain financial resources through special Sunday offerings, either annually or periodically throughout the year. Others have established endowments by initiating a policy that memorial gifts be dedicated to this living purpose, and that the Ordinands' Fund be remembered in the wills of all the members of the congregation. These are only some of the practical ways of raising money. The point is that it can and ought

to be done in every parish. The cost per year for any individual student is actually a nominal one, (in the neighbourhood of \$550.00 for room, board, and tuition). Added to fees the student needs some extra money for incidental expenses, — books, 'pocket-money', clothes and travel. It is perhaps not possible for every parish to raise the necessary money to support in full a candidate from their midst for Holy Orders. But there can be no reason for lack of assistance altogether. The very fact of an Ordinands' Fund, no matter how small, is an encouragement to those who seek to serve God in His Sacred Ministry. And it is a witness to the fact that among Christians themselves, as members of the One Priestly Body, we bear the burden and the glory of the Priesthood of all believers.

The solution of the problem for the individual student, however, is only part of the problem. Theological Colleges themselves stand in desperate need of financial aid; one authority estimated that it costs about \$1000.00 per year to educate a man for the ministry, while he pays only about \$550.00 of this to the college. This would mean that additional students represent a financial burden rather than an asset to the school.

Every churchman can make an offering, however small, to show his faith in the need for an educated ministry. We suggest an envelope in every duplex envelope box at the ember seasons, or on Theological College Sunday.

God's redemptive work depends upon the *wholeness* of His Church. It depends upon each and every member of the Body that some may be sent ... in order that there may be Messengers, Watchmen, and Stewards for the Lord's family; in order that God's work in the church may be done in our generation.

THE CANONS ON MARRIAGE AND DIVORCE

In current ecclesiastical discussions concerning marriage and divorce, three matters are being considered: re-marriage of divorced persons, annulment, and civil marriage. Chancellor R. V. Harris, in his report, "Concerning marriage and divorce", indicates the nature of the first two of these problems. The question is whether a person who is divorced can remarry in the Church. According to Canon 27, Section 10, the answer is, no. But what is behind this canon, and how does it affect the lives of Christians?

In the above-mentioned canon, the Church is upholding the teaching of our Lord that marriage is an indissoluble lifelong union of a man and a woman. According to the Canadian Book of Common Prayer, the purposes of this union are: the hallowing of the sexual union of a man and a woman; the procreation of children to be brought up in the fear and nurture

of the Lord; and the mutual society, help, and comfort of the two people. If marriage is such a union of one man and one woman, it is impossible for either of them to marry again, for Mark 10: 11-12 states: "Whoever divorces his wife and marries another commits adultery against her, and if she divorces her husband and marries another, she commits adultery." The Christian origin of the law administered in our courts is easily recognizable, as evidenced from Chancellor Harris' quotation from Phillimore: "Such statutes (allowing divorce with the right to re-marry) are to be regarded as exceptions made to the common law, which does *not* allow married persons to be divorced, but treats the marriage bond as being indissoluble".

This is where the problem raises the most dust. If such marriages are called by the New Testament adulterous unions, then any Christian taking part in them is sinning grievously. Now according to the age-long discipline of the Church, recorded in 1 Cor. 7:10,11, the divorced person must remain single or else be reconciled to his spouse. To do otherwise is to incur excommunication. This is the law for Christians. The difficulty is to define a Christian, especially in our present situation. For example, two non-active Anglicans marry in the Church "for love", without much regard for the nature of Christian marriage. Later their love cools and one becomes unfaithful. Without regard for their duty to their family (present or future), to the Church, or to society (all of which depend upon the gifts of God's life and power present in Christian marriage), and so without regard for their duty to God, they seek and receive a decree of divorce. (We will leave out the vexed question of divorce by collusion.) One of the parties, let us say, attains an insight into the failure of this marriage and tries to create a new family on a more stable basis. This leads the family to return to the Church. On what basis is this family to be baptized? Mere sentimental talk about "innocent parties" and the power of charity bursting the chains of justice will achieve nothing. The law that marriage is indissoluble, especially when the contract is commonly regarded as a sacrament, must be upheld, or we abandon the teaching of our Lord. As the Lambeth Conference Report (1948) says; "We cannot condone what our Lord condemns. We believe that ... there is an urgent need to proclaim ... the fact that marriage always entails the obligation of a life-long union ... At the same time, in the divine light of our Saviour's tender compassion ... we believe that the Church has a special pastoral duty" towards such cases as the above. But such a duty, we contend, can be performed effectively only after the formulation of an adequate canon law. For example, these "sub-Christian" marriages could be dealt with in our society, as they now are, publicly and lawfully, in certain mission areas. This is not to attack the present custom of persons remarried after divorce appealing to the bishop for re-admission to communion. We are concerned that justice be done, not only to the penitent, but also

to the divine law, which is at the basis of the Church's discipline. In conclusion, then, we observe that Canon 27, Section 10, is upholding the Christian law that natural marriages are indissoluble unions, and that the grace given in Christian marriages simply fixes this indissolubility. Secondly, we see that Christians are living in one society where re-marriage after divorce is permissible, and in another society where it is not. The effect of this is a state of tension which must be alleviated. The use of the canon law of the Church, living and changing, not casually but lawfully, as it meets the new problems of the age, is claimed as one means of relief.

The word "annulment" has unfortunately become a "cuss-word" in discussions about marriage. This is because there is much dispute concerning the grounds for annulment. With reference to the approach of Roman canon law to this problem, Chancellor Harris remarks: "These cases go far beyond the limits of cases for annulment decided in courts based on Anglo-Saxon principles of jurisprudence, and it is submitted that no clergyman of the Anglican Church or any other church is justified in marrying any person holding a decree of nullity based on such grounds." One of the cases he cited gives admittedly concealed venereal disease as a ground for annulment. Yet the Matrimonial Causes Act (England), 1937, Section 7, states: "A marriage is voidable when the respondent was at the time of marriage suffering from a venereal disease in a communicable form." While the layman may be presumptuous in raising such a technical issue as this, it would appear that there is a bias revealed in Chancellor Harris' statement in favour of the English law as this may be represented in the Canons of the Church of England in Canada, so that any widening of the grounds of annulment is construed as an affront to the principles of British justice. Chancellor Harris, however, does affirm the right of the Church to decide what its own laws should be, and this is the important point to recognize. The Church *does* have a right to decide on its own grounds the conditions under which a marriage may be termed valid. This is the position of Canon 27, Part 2, Section 7, which states the conditions under which a civil decree of nullity may be judged valid in the Church.

At the present time, however, the Church's decisions on the questions of nullity are dependent on the civil courts, since the canonical grounds coincide more or less with the civil grounds. Nevertheless it is clear that these grounds do not deal with the sacramental character of Christian marriage. No consideration is given (as from the time of St. Paul until the time of the Reformation it was given) to the religious status of the partners. It is, we submit, unjust that the Church of England should demand of persons getting married (in the Church), that they obey the canon law concerning marriage, without laying down any conditions whereby, as far as possible, the partners and the Church may be sure that this is the marriage which they are intending to create.

The problem of civil marriage is a lesser one. First of all, in actual fact, few civil marriages take place in Canada. Secondly, as the bulletin, "Canadian Family Life", notes, "It is important to reaffirm clearly that marriage is primarily a natural institution. Throughout history the Church has been at some pains to insist that her teaching about marriage applies to all marriages, not merely those contracted by Christians and solemnized in church." So to view civil marriages as less than marriages is a very dangerous position for a Christian to take.

The Church cannot withdraw from the society in which it lives but must uphold as it has in the past the natural law that marriage is an indissoluble union binding upon all men. However there is an apologetic consideration which must be faced. If (as seems likely) non-Christians come to be the majority of Canadian citizens, they will be bound to regard the Church as enforcing its beliefs illegitimately by means of civil law. If the Church then recognizes the natural law of marriage in its own courts, and makes it clear that it is not a pressure group, undemocratically controlling civil law, the argument between Christians and non-Christians will become a clearer one because there will be no confusion caused by the Church holding on to civil law as its own possession. Undoubtedly the sacramental character of Christian marriage makes the law more binding for Christians, but the natural law is not thereby altered.

We must scrutinize these terms, natural law and ecclesiastical law. Natural law, as far as marriage is concerned, refers to the "universally held" belief that marriage is a state into which a man and a woman enter by contract to live together for life, to rear children if possible, and to be the source of the moral teaching and practice necessary for the society in which the family lives. Since it is created by contract — '*nuptias non concubitus sed consensus facit*' — marriage must be governed by certain conditions. And any failure to observe one of these may constitute an impediment to marriage. Some are absolutely fixed, as, for example, incest; some can be waived at times, as, for example, formalities; and some can become absolutely fixed by judicial decree, as, for example, wilful refusal to consummate the marriage (A. T. MacMillan, *What is Christian Marriage?* page 113). Such impediments must be in harmony with natural law. For example, if it were stated that no person under the age of thirty-five could contract a valid marriage, this would be, by natural law, a void impediment. So also in the case of divorce. No divorce permits remarriage naturally, and no grounds for divorce which permit divorce by consent are valid. However, because we are sinners, it has seemed just to society to allow dissolution of the natural bond, since in certain circumstances the marriage is going to hurt the community rather than help it. An analogy may be cited in the fact that society has the positive right to punish criminals by death.

Ecclesiastical law has been in existence since the time of

the apostles. The term refers to laws made and acted upon by the Church with power given it by God for the discipline of its members. The exercise of this law is conditioned by the society in which the Church lives, sometimes wrongly (divorce as in the laws of the Orthodox Church), sometimes rightly (e.g. the failure to excommunicate a notorious sinner if it would cause grievous persecution of the Church). The Church's laws about marriage in so far as they are distinct from natural law refer to the sacramental character of Christian marriage. (That Christian marriage has a sacramental character is implied by the Book of Common Prayer and by the Lambeth Report, 1948, page 98, part 2.) No Christian doubts that the Church has the right to define its discipline by law. How, in fact, to exercise this authority, is the problem. It is manifest, we argue, that this ought to be achieved by a living tradition of canon law, administered by ecclesiastical courts, competent to make judgements in terms of this tradition. The value of Church courts is stated by MacMillan (*op. cit.* page 3143): (1) The Church would be sure that as far as possible the marriages it allows are, in intention, Christian marriages; (2) the means would be provided by which marriages which had come to grief could be examined to ascertain whether they were in fact valid; (3) Such courts would place the Church in a stronger position to enforce its discipline where a validly married Christian remarried after divorce.

Before proceeding further, it might be well to clear up a common misunderstanding concerning Roman Canon Law, since this often confuses the issue where ecclesiastical courts are concerned. Chancellor Harris for instance, makes the following statement in his discussion of annulment: "The Roman Church does not recognize the validity of any marriage solemnized by a non-Roman clergyman. This is based on the contention that those not ordained by the Roman Church are not validly ordained." However, the Roman Canons actually state (1099, sect. 2): "Non-Catholics whether baptized or unbaptized who have never become converts to the Catholic Church are nowhere bound to observe the Catholic form of marriage if they marry among themselves." This Catholic form is defined in Canon 1094. "Those marriages only are valid which are contracted either before the parish priest or before the local ordinary or before a priest delegated by either, and at least two witnesses" (unless circumstances prevent it; see Canons 1098 and 1099). That the presence of a priest is not essential to a Christian marriage is seen by Canon 1098 which states that "in danger of death, marriage may be validly and licitly contracted in the presence of two witnesses, and even apart from the danger of death marriage may be thus contracted, under certain circumstances". There can be therefore no valid matrimonial contract between baptized persons which is not also at the same time a sacrament. No mention is made here of the presence or absence of the priest, as validating either sacrament or contract.

Two principles may now be drawn up by which to evaluate

our canons: (1) the Church must be morally certain that its members, when they marry, know the laws under which they will be living; (2) the Church must be morally certain that these laws are, in fact, enforced by competent authority and with fullest possible publicity.

We are now prepared to offer some criticisms of our present canons. First of all, the canons make no provision for ecclesiastical courts where marriage problems may be dealt with by canon law. In other words the second of the two principles stated in the preceding paragraph is ignored. Secondly there is no canon governing the marriage between Christians and non-Christians or between Anglican and non-Anglican in such a way that the Christian or Anglican is protected from the dangers of mixed marriage. Hence there is no assurance in the present canon that the first principle is being honoured. If, for example, a precipitate marriage between two non-active Anglicans is solemnized by a clergyman of the Church of England and this marriage subsequently fails, there is no means of dealing with such negligence except by the general rules governing pastoral work. The couple is, in justice, able to accuse the Church of negligence before God, if not before the world.

These principles are not the dream of a foolish man. The canons on marriage of the Protestant Episcopal Church in the U.S.A. seem to embody them. For instance they define the following impediments to marriage: (1) Mental deficiency of either party, sufficient to prevent the exercise of intelligent choice; (2) concurrent contract inconsistent with the contract constituting canonical marriage (for example, freedom to divorce understood by parties at marriage). Moreover the following are defined as conditions of canonical marriage: (1) One party at least must be baptized; (2) instruction must be given as to the nature of Christian marriage; (3) a statement of intention must be signed by the parties, to the effect that they are contracting a life-long union as set forth in the Book of Common Prayer. Furthermore by Canon 18, a person can, after a civil annulment or divorce, apply for permission to marry. And if it is found that the first marriage was, in fact, a nullity according to the "doctrine of this Church that marriage is a holy estate instituted by God and it is an intention life-long", then permission is granted. Such a decree "shall not be construed as reflecting in any way on the legitimacy of children or the civil validity of the former relationship". Provision is thus made to protect by law the Church and its members from what are, in fact (though perhaps not in form), non-Christian marriages. And there are courts provided for by Canon 18 to administer the provisions of Canon 17 as to canonical marriage. Hence the two principles we hold are vindicated by the canons of the Episcopal Church.

We have examined these canons in the hope that pastors may be encouraged by knowledge of them to work for the reform of our own canons. And we might conclude most fittingly with the words of the Lambeth Report

1948, "Following their (the American Church's) new canons of 1946, marriage preparation is now in active operation and though the period of experiment has been short there is abundance of its value." And finally: "In the U.S. new canons have been adopted under which the bishop is authorized to administer Canon 18 as above", "Although it is too early to assess the effects of this experiment with certainty, the impression gained so far is that it will meet a real need and increase people's respect for the Church and for marriage". Let us get beyond anxious thought here in Canada, so that, "Sorry that I cannot marry you", may no longer be the only words that the pastor can say to a divorced person.

J. B. M.

SOME ASPECTS OF RELIGIOUS DRAMA

Drama was religious long before it was very dramatic. Out of the very nature of worship, drama has emerged, sometimes to develop into a great and rich literary genre, as in Greece, sometimes to remain primitive and crude, in cultures where neither art nor worship have developed.

The earliest drama that we know of was actually incorporated into the worship of the Greek god, Dionysus — and the most modern, still incorporated in worship, our own daily re-presentation of the Crucifixion sacrifice in Holy Communion. It is surprising that the English native tradition of drama which developed before the Renaissance, and hence had no Greek examples to follow, came again to the Church for its inspiration. The medieval clergy, seeking to make the stories of the Bible intelligible to a largely illiterate laity, began by dramatising, very simply, events in the Old Testament and in our Lord's life. One of the earliest of these, and perhaps most beautiful by reason of its simplicity, is the famous *quem quaeritis* trope, a dialogue between two parts of the clergy taking part in the Easter Day services.

"Whom seek ye?"

"We seek Jesus of Nazareth."

"He is not here, but risen."

It would seem that there is, then, an inherent connection between worship and the drama, but this does not mean that they are, or ever can be, the same thing. Drama, religious drama, can lead men to worship, but is no substitute for it.

Recently, however, the theatre has taken over the sphere of drama, and any connection between worship and the average stage piece is purely accidental, if not an outright error! The Puritan Revolution, denouncing

all theatre, classed secular and religious drama together as perversions of the truth, and for three hundred years the classification has persisted. It has only been in this century that men have tried to redetermine and reassert the rightful place of drama in the service of God. The early pioneers of the movement were even prosecuted for sacrilege when they attempted to produce medieval mystery and morality plays, and it was not until the Bishop of Chichester gave the Church's approval to the movement by asking John Masefield to write a play for performance at Canterbury in 1929, that any progress has been possible.

Since then, the scope and quality of religious drama have increased rapidly. The Canterbury Festival, for which T. S. Eliot wrote his great play, *MURDER IN THE CATHEDRAL*, is now world-famous, and all over Great Britain smaller centres like Tewkesbury sponsor their own Festivals of Religious Drama. They have recognized in this form a new way in which God can speak to our entertainment-mad twentieth century. In 1929 the Religious Drama Society was formed to take care of the ever increasing interest in and demand for knowledge of this subject, and its work has grown steadily until it reached a new high this year with the commissioning and production of *A SLEEP OF PRISONERS* by Christopher Fry, as well as the sponsorship of many religious drama productions throughout Britain.

It has not all been clear sailing. The objections to religious drama *per se* come from the theatre as well as the church, each being somewhat suspicious of the other. Even church people, who might be expected to benefit most by a vital presentation of their faith, are not entirely in favour. A surprising number are still addicted to the idea of "Gentle Jesus, meek and mild" who lived in the first century A.D., and these somewhat resent the implication that what Christ *is* can be conveyed in contemporary frames of reference, and in modern, not Biblical, language.

There can be no doubt that religious drama presents the evangelist with a new and subtle instrument — and one which is eminently suitable to the needs of to-day. When most of our people turn to the movies for relaxation and get their entertainment and so-called recreation in a sitting position, religious drama is something which has a tremendous potential value. Further, and more important, it is possible to get people to see a play when they might never go near a church, or, if they did go, might never stop to consider why they were there.

This, of course, brings up the essential question of what religious drama is. Is it primarily Biblical in theme and nature? Is it personified piety? Is it religion in capsule (i.e. easily digested) form? No, to all of these. It is true that the majority of plays submitted to the Religious Drama Society for publication are Biblical in theme, but this does not make them religious, and certainly doesn't make most of them dramatic. Christopher Fry's play, *A SLEEP OF PRISONERS*, purports to incorporate

no less than four Bible stories, but it is extremely doubtful if the play itself should be said to be "religious" — certainly not in the sense of leading anyone to investigate the truths of Christianity. A good religious play is one which can be used by the Church as a means of bringing people to God. It may be said perhaps to have an even higher calling, that of being an instrument through which God Himself may speak. Undigested philosophical ramblings are of no more real value in this kind of drama than are the platitudes of the majority of Nativity plays, and are equally unable to present the realities of the Christian faith in such a way as to force a consideration of them upon an audience.

It seems to me, from a very limited acquaintance with the subject, that there tend to be two approaches to it. One sees the work as being of primary value in the secular world, among the vast number of people who never go near church, (a vaster proportion in England than in Canada). These people think of religious drama as having to hold its own with the professional theatre, both intellectually and technically. The other approach is that which sees religious drama as mainly useful through the Church and in individual parishes. In most cases, of course, this precludes anything like the professional touch, although with a good director a certain artistic standard can be demanded and produced. At the present stage, I think the latter view probably has more value, for the Religious Drama Society, which exists solely to promote interest in competence in religious drama, is greatly limited by lack of funds, and perhaps not less by the scarcity of good plays and competent producers. The Society can, however, with their library and advisory services, be of great help to those who are working on a practical level, and the R.D.S. annual Summer Schools are of real assistance to non-professionals working in a small sphere.

There is no doubt that the need is equally great among intellectual and professional circles, but one seems there to be trying to combine first-class theology with first-class theatre, and without either the professional or financial security which would make such a liaison work. Great work is being done in this sphere. Fr. Patrick McLaughlin has a series of lectures at St. Anne's House, Soho, given by people like Dorothy Sayers and Hugh Ross Williamson, and these are attended by people who would shudder with horror at the prospect of a parish play. But the need for this kind of work can only be considered usefully in the light of our capacity for meeting that need, and, at the moment, the capacities of the R.D.S. are fully occupied in working on the parish level.

Perhaps in all this I've left out the most important thing of all — the effect upon an audience of conviction, rather than technique, in the actor. If one's cast feels the importance of its role as interpreter of the Faith, and especially if the individual actors believe in the importance of interpreting it, their play can have a depth and sincerity which is moving far beyond anything one gets in the way of admiration for technical

proficiency. From the personal viewpoint, I can only say that I have been moved to tears by a very amateur performance of a scene from *HOLY FAMILY* (which scene I had seen in rehearsal every day for 8 days!) and bored to tears by a very professional performance of Charles Williams' *HOUSE OF THE OCTOPUS* — a much better play. This proves nothing, except that the word 'amateur' is not synonymous with 'ineffective'.

Courage is what is needed. Clergymen, as well as laymen, seem somewhat reluctant to face the demands of this new form. For an example, Dorothy Sayers' *KING OF SORROWS*, from *THE MAN BORN TO BE KING*, appears to frighten some members of the Church in its uncompromising demand that they face their share in the awful reality of the Crucifixion. One hears the comments, "people will be offended", "this play is not suitable for children". Perhaps not. But perhaps, like other forms of medicine, it may be needed, and if so, the temporary consequences must be accepted. Other more practical things are needed too, of course. People, space, organization and time — but all of these can be found if the conviction is there, and a sense of the need. Most practical of all, religious drama needs trained directors, and there is no place to train them, good playwrights, who at the moment have pitifully few precedents to study, and above all, support from the Church, and from those in it who are prepared to risk the accusation of "novelty" to bring the reality of living Christianity home to people in terms which they cannot help but understand.

Note: For further information apply to:

The Religious Drama Society,
S.P.C.K. House,
Northumberland Avenue,
London, W.C. 2, England.

Clare Slater

CREDIT UNIONS AND THE CHURCH

It is a fairly well known fact that the Roman Catholic Church has made extensive use of the Credit Union in its parishes. The parish without one is almost unique. On the other hand, it is a surprise to many members of our Anglican Communion that Credit Unions have been established in some parishes in the Church of England. This was evident when the Diocesan Council for Social Service made its Annual Report to Synod last year where it was reported that a third Anglican parish had established a Credit Union. The questions from the floor and the subsequent discussions

in at least one Great Chapter indicated at the same time both a lack of information and a desire for it.

Whether a Credit Union should be established in a particular parish or not is a very practical problem. In the first place, there must be at least twenty members to get the project under way and a potential membership of at least fifty for it to function well. To find a capable treasurer and people to man the Board of Directors, supervisory committee and the Credit Committee presents another practical problem. But perhaps the major problem is to discover within the parish a sense of need. There must be a recognition of what a Credit Union can accomplish both within a parish and within a wider fellowship of Credit Unions. This brings us face to face with the major question "What have Credit Unions to do with the Church?". There is no point in facing a parish situation until this bigger question has been answered.

First we need some kind of understanding of what a Credit Union is. In a pamphlet prepared by The Ontario Credit Union League a Credit Union is described as "a co-operative bank, operated by people with a common bond of association, to encourage thrift and to provide credit when needed". It has the ear marks of a bank in that a member can make deposits and withdrawals, as well as arrange loans. It "arranges thrift" in that a higher dividend is paid on shares, and the practice of taking a loan rather than withdrawing the required amount is encouraged. But the two most attractive features are the "cooperative" basis and the "bond of association". The cooperative basis is the same that applies throughout the whole cooperative movement in that the members themselves determine policy and share earnings. In the Credit Union this means that according to the earning on the year's activities the shareholders receive a dividend, the borrowers receive a rebate on the interest they have paid, and those insured through the Credit Union receive a rebate on the premiums they have paid.

The bond of association is fundamental to the working of the Credit Union. This may be a club, union, community, lodge, company or church. Unlike bank depositors, members of a Credit Union are members one of another. They enter into such a cooperative enterprise knowing and trusting one another. This trust is displayed in the provision of small loans to members with only the member's signature for security.

If such an arrangement as that provided by Credit Unions has anything to do with the Church it is because of its cooperative basis and its bond of association. The Credit Union is an opportunity to give tangible expression to our high-sounding talk about the Fatherhood of God and the Brotherhood of Man. It is an opportunity to *be* a brotherhood. We talk very easily about the relationship of matter and spirit and suggest very readily that the Incarnation has irrevocably tied together the body and the soul in God's redemptive act wherein God came to redeem man in the world and not

out of the world. The Credit Union is an opportunity to give concrete expression to this belief and show that we care for one another not as disembodied souls but as creations of God in the emergencies and distresses of life.

With a Credit Union in the parish there is the opportunity to be of practical assistance to one another, and at no one's expense. The provision of loans is but one way in which this is possible. In addition, there is hospital and surgical insurance, life insurance and automobile insurance, all on the same cooperative basis. The psychological effect is not the least important. A Credit Union in a parish stands as a symbol to the community around of the Church's concern for people as human beings. The spiritual value stands highest as the opportunity is given to all members of the parish to give evidence for the faith that is in them.

(Note: This article has not attempted to give any detailed information about the establishment and organization of a Credit Union. For such information application should be made to the Credit Union office, 30 Bloor Street West, Toronto, Ontario.)

Douglas Candy

